

REMARKS

Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-671, 676-679, 681-721, 723, 727, 728, 730-775, 776-786, 790, 791, 794, and 796-820 are pending in this application. By this Amendment, Applicant has cancelled Claims 557, 600, 614, 615, 657, 673-675, 680, 722, 729, and 795, without prejudice, Applicant has added new Claims 809-820, and Applicant has amended Claims 544, 546, 553, 558, 559, 568, 572, 594, 601, 616, 625, 629, 658-661, 665, 667, 669-672, 676, 681, 683, 693, 697, 701, 704-707, 709-715, 718-721, 730, 732, 742, 746, 753-757, 759, 760, 762-769, 772, 773, 775, 776, 778-780, 782-786, 790, 791, and 794.

Applicant has amended each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776 so as to more clearly distinguish the present invention, as defined by each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776, over the prior art. Applicant respectfully submits that the amendments to each of Claims 544, 546, 553, 558, 559, 568, 572, 594, 601, 616, 625, 629, 658-661, 665, 667, 669-672, 676, 681, 683, 693, 697, 701, 704-707, 709-715, 718-721, 730, 732, 742, 746, 753-757, 759, 760, 762-

769, 772, 773, 775, 776, 778-780, 782-786, 790, 791, and 794 do not contain new matter. Applicant further submits that the newly added Claims 809-820 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-671, 676-679, 681-721, 723, 727, 728, 730-775, 776-786, 790, 791, 794, and 796-820, is patentable over the prior art.

Applicant has also deleted the Abstract of the Disclosure and has substituted therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract of the Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. THE 35 U.S.C. §102 and §103 REJECTIONS:

The Examiner asserts that Claims 661-665, 667-677, 679, 681-685, 687-693, 695-704, and 706-708 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino, U.S. Patent No. 4,648,037 (Valentino) in view of Foster, Portability of pension benefits among jobs (Foster). The Examiner also asserts that Claims 762-765, 768-777, and 768-781 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of Secrist, Intelligent messaging system notifies plant personnel (Secrist) and further in view of Fox, U.S. Patent No. 6,654,786 (Fox). The Examiner further asserts that Claims 555, 585, 598, 678, 694, 705, 766, and 795 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of Foster and further in view of Official Notice. The Examiner also asserts that Claims 548, 557, 600, 666, 680, 767, and 778 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of Foster and further in view of Asinof, Lynn, "Click & Shift: Workers Control Their Benefits On-line" (Asinof). The Examiner further asserts that Claim 686 is rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of Foster and further in view of Greengard, Samuel, "Building a self service culture that works" (Greengard). Lastly, the Examiner asserts that Claims 544,

546-547, 549-551, 553-554, 556, 558-560, 563-572, 582-584, 586-591, 594-597, 599, 782-794, and 796-808 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of Green, U.S. Patent No. 6,192,346 (Green) and further in view of Vizard, N.Y. saves big with client/server (Vizard).

As noted above, Applicant has cancelled Claims 557, 600, 614, 615, 657, 673-675, 680, 722, 729, and 795, without prejudice, Applicant has added new Claims 809-820, and Applicant has amended Claims 544, 546, 553, 558, 559, 568, 572, 594, 601, 616, 625, 629, 658-661, 665, 667, 669-672, 676, 681, 683, 693, 697, 701, 704-707, 709-715, 718-721, 730, 732, 742, 746, 753-757, 759, 760, 762-769, 772, 773, 775, 776, 778-780, 782-786, 790, 791, and 794.

Applicant has amended each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776 so as to more clearly distinguish the present invention, as defined by each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776, over the prior art. Applicant respectfully submits that the amendments to each of Claims 544, 546, 553, 558, 559, 568, 572, 594, 601, 616, 625, 629, 658-661, 665, 667, 669-672, 676, 681, 683, 693, 697, 701, 704-707, 709-715, 718-721, 730, 732, 742, 746, 753-757, 759, 760, 762-

769, 772, 773, 775, 776, 778-780, 782-786, 790, 791, and 794 do not contain new matter. Applicant further submits that the newly added Claims 809-820 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-671, 676-679, 681-721, 723, 727, 728, 730-775, 776-786, 790, 791, 794, and 796-820, is patentable over the prior art.

IA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-671, 676-679, 681-721, 723, 727, 728, 730-775, 776-786, 790, 791, 794, AND 796-820, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-671, 676-679, 681-721, 723, 727, 728, 730-775, 776-786, 790, 791, 794, and 796-820, is patentable over the prior art.

IA(1). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 782-786, 790, 791, 794, AND 796-814, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 782-786, 790, 791, 794, and 796-814, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice,

Asinof, Greengard, Green, Vizard, and any combination of same. Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web, and processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, all of which features are specifically recited features of independent Claim 544.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving information regarding a selection of an employee benefit,

wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web.

Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web, and processing the request for an employee benefit or the

claim for an employee benefit with the first processing device or with a second processing device using employee benefits information stored in a database or a memory device, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefits information comprises at least one of vacation time information, personal time information, and sick time information, and at least one of healthcare insurance information, disability insurance information, life insurance information, employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information, all of which features are still other specifically recited features of independent Claim 544.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is received via, on, or over, at

least one of the Internet and the World Wide Web. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest, processing the request for an employee benefit or the claim for an employee benefit with the first processing device or with a second processing device using employee benefits information stored in a database or a memory device, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefits information comprises at least one of vacation time information, personal time information, and sick time information, and at least one of healthcare insurance information, disability insurance information, life insurance information, employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information.

Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green,

Vizard, and any combination of same, do not disclose or suggest determining with the first processing device or with the second processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided, generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message is generated by the first processing device or by the second processing device, and further wherein the message contains information indicating that at least one of a vacation time benefit, a personal time benefit, a sick time benefit, a health insurance benefit, a disability insurance benefit, a life insurance benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web,

all of which features are still other specifically recited features of independent Claim 544.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest determining with the first processing device or with the second processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message is generated by the first processing device or by the second processing device, and further wherein the message contains information indicating that at least one of a vacation time benefit, a personal time benefit, a sick time benefit, a health insurance benefit, a disability insurance benefit, a life insurance benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be

provided in response to the request for an employee benefit or the claim for an employee benefit. Lastly, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

In view of the foregoing, Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 544. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 544.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over Valentino, Foster, Secrist, Fox,

the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over the prior art. Applicant further submits that Claims 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 782-786, 790, 791, 794, and 796-814, which claims depend either directly or indirectly from independent Claim 544, so as to include all of the limitations of independent Claim 544, are also patentable as said Claims 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 782-786, 790, 791, 794, and 796-814 depend from allowable subject matter. In particular, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 544, and, therefore, Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 782-786, 790, 791, 794, and 796-814.

Allowance of pending Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 782-786, 790, 791, 794, and 796-814 is, therefore, respectfully requested.

IA(2). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, AND 651-656, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, and 651-656, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same. Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the

employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web, and processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, all of which features are specifically recited features of independent Claim 601.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web. Applicant submits that Valentino, Foster, Secrist, Fox,

the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web.

Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web, and processing the request for an employee benefit or the claim for an employee benefit with first processing device or with a second processing device using employee benefits information stored in a database or a memory device, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the

employee benefits information comprises at least one of pension benefit information and retirement benefit information, at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of vacation time information, personal time information, sick time information, credit union benefit information, employee stock ownership benefit information, profit sharing benefit information, employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information, all of which features are still other specifically recited features of independent Claim 601.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any

combination of same, do not disclose or suggest and processing the request for an employee benefit or the claim for an employee benefit with first processing device or with a second processing device using employee benefits information stored in a database or a memory device, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefits information comprises at least one of pension benefit information and retirement benefit information, at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of vacation time information, personal time information, sick time information, credit union benefit information, employee stock ownership benefit information, profit sharing benefit information, employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any

combination of same, do not disclose or suggest determining with the first processing device or with the second processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided, generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message is generated by the first processing device or by the second processing device, and further wherein the message contains information indicating that at least one of a pension benefit, a retirement benefit, a health insurance benefit, a disability insurance benefit, a life insurance benefit, a vacation time benefit, a personal time benefit, a sick time benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on,

or over, at least one of the Internet and the World Wide Web, all of which features are still other specifically recited features of independent Claim 601.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest determining with the first processing device or with the second processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided. Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message is generated by the first processing device or by the second processing device, and further wherein the message contains information indicating that at least one of a pension benefit, a retirement benefit, a health insurance benefit, a disability insurance benefit, a life insurance benefit, a vacation time benefit, a personal time benefit, a sick time benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement

benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit. Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

In view of the foregoing, Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 601. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 601.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over the prior art. Applicant further submits that Claims 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, and 651-656, which claims depend either directly or indirectly from independent Claim 601, so as to include all of the limitations of independent Claim 601, are also patentable as said Claims 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, and 651-656 depend from allowable subject matter. In particular, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 601, and, therefore, Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, and 651-656.

Allowance of pending Claims 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, and 651-656 is, therefore, respectfully requested.

IA(3). THE PRESENT INVENTION, AS DEFINED BY CLAIM 658, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 658, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 658, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same.

Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via,

on, or over, at least one of the Internet and the World Wide Web, and processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, all of which features are specifically recited features of independent Claim 658.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the information regarding a selection of the

employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web.

Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web, and processing the request for an employee benefit or the claim for an employee benefit with the processing device or with a second processing device using employee benefits information stored in a database or a memory device, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, life insurance information, credit union benefit

information, employee stock ownership benefit information, and profit sharing benefit information, and at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information, all of which features are still other specifically recited features of independent Claim 658.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with the processing device or with a second processing device using employee benefits information stored in a database or a memory device, wherein the second processing device is a computer or a computer system which is accessed via, on, or

over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, life insurance information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, and at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information.

Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest determining with the first processing device or with a second processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided, generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message is generated by the first processing device or by the second processing device, and further wherein the message contains information indicating

that at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web, all of which features are still other specifically recited features of independent Claim 658.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest determining with the first processing device or with a second processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is

to be provided. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message is generated by the first processing device or by the second processing device, and further wherein the message contains information indicating that at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit. Lastly, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein

the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

In view of the foregoing, Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 658. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 658.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 658, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 658, is patentable over the prior art.

Allowance of pending Claim 658 is, therefore, respectfully requested.

IA(4). THE PRESENT INVENTION, AS DEFINED BY CLAIM 659, IS
PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 659, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 659, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same. Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web, and processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or

which operates on or over at least one of the Internet and the World Wide Web, all of which features are specifically recited features of independent Claim 659.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web. Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web, and processing the request for an employee benefit or the claim for an employee benefit with the first processing device or with a second processing device using employee benefits information stored in a database or a memory device, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefits information comprises at least one of vacation time information, personal time information, sick time information, healthcare insurance information, disability insurance information, and life insurance information, and at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock

option information, all of which features are still other specifically recited features of independent Claim 659.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with the first processing device or with a second processing device using employee benefits information stored in a database or a memory device, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefits information comprises at least one of vacation time information, personal time information, sick time information, healthcare insurance information, disability insurance

information, and life insurance information, and at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest determining with the first processing device or with the second processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided, generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message is generated by the first processing device or by the second processing device, and further wherein the message contains information indicating that at least one of a vacation time benefit, a personal time benefit, a sick time benefit, a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care

program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web, all of which features are still other specifically recited features of independent Claim 659.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest determining with the first processing device or with the second processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message is generated by the first processing device or by the second processing device, and further wherein the message

contains information indicating that at least one of a vacation time benefit, a personal time benefit, a sick time benefit, a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit. Lastly, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

In view of the foregoing, Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 659. Applicant further

submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 659.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 659, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 659, is patentable over the prior art.

Allowance of pending Claim 659 is, therefore, respectfully requested.

IA(5). THE PRESENT INVENTION, AS DEFINED BY CLAIM 660, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 660, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 660, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice,

Asinof, Greengard, Green, Vizard, and any combination of same. Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web, and processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, all of which features are specifically recited features of independent Claim 660.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving information regarding a selection of an employee benefit,

wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, all of which features are specifically recited features of independent Claim 660.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is received via, on, or over, at

least one of the Internet and the World Wide Web, and processing the request for an employee benefit or the claim for an employee benefit with the first processing device or with a second processing device using employee benefits information stored in a database or a memory device, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefits information comprises at least one of vacation time information, personal time information, sick time information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, and at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information, all of which features are still other specifically recited features of independent Claim 660.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a

request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web. Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with the first processing device or with a second processing device using employee benefits information stored in a database or a memory device, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefits information comprises at least one of vacation time information, personal time information, sick time information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, and at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock

option information, all of which features are still other specifically recited features of independent Claim 660.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest determining with the first processing device or with the second processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided, generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message is generated by the first processing device or by the second processing device, and further wherein the message contains information indicating that at least one of a vacation time benefit, a personal time benefit, a sick time benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least

one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web, all of which features are still other specifically recited features of independent Claim 660.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest determining with the first processing device or with the second processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message is generated by the first processing device or by the second processing device, and further wherein the message contains information indicating that at least one of a vacation time benefit, a personal time benefit, a sick time benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, an employee discount benefit, a buying

service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit. Lastly, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

In view of the foregoing, Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 660. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 660.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 660, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 660, is patentable over the prior art.

Allowance of pending Claim 660 is, therefore, respectfully requested.

IA(6). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 661-671, 676-679, 681-708, AND 815-817, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 661-671, 676-679, 681-708, and 815-817, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over the prior art.

Applicant submits that the present invention, as defined by independent Claim 661, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same.

Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a healthcare insurance benefit, a disability insurance benefit, and a life insurance benefit, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer, storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer, and receiving a request for information regarding the benefit, all of which features are specifically recited features of independent Claim 661.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a healthcare insurance benefit, a disability insurance benefit, and a life insurance benefit, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer. Applicant also submits that Valentino, Foster,

Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest and receiving a request for information regarding the benefit.

Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the request for information regarding the benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, generating a message in response to the processing of the request for information regarding the benefit, wherein the message contains a response to the request for information regarding an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World

Wide Web, all of which features are still other specifically recited features of independent Claim 661.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the request for information regarding the benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web. Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a message in response to the processing of the request for information regarding the benefit, wherein the message contains a response to the request for information regarding an employee benefit. Lastly, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator,

wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

In view of the foregoing, Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 661. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 661.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over the prior art. Applicant further submits that Claims 662-671, 676-679, 681-708, and 815-817,

which claims depend either directly or indirectly from independent Claim 661, so as to include all of the limitations of independent Claim 661, are also patentable as said Claims 662-671, 676-679, 681-708, and 815-817 depend from allowable subject matter. In particular, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 661, and, therefore, Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 662-671, 676-679, 681-708, and 815-817.

Allowance of pending Claims 661-671, 676-679, 681-708, and 815-817 is, therefore, respectfully requested.

IA(7). THE PRESENT INVENTION, AS DEFINED BY CLAIM 709, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 709, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 709, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof,

Greengard, Green, Vizard, and any combination of same.

Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of healthcare insurance benefit, a disability insurance benefit, and a life insurance benefit, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer, storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer, and receiving a request for information

regarding the benefit, all of which features are specifically recited features of independent Claim 709.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of healthcare insurance benefit, a disability insurance benefit, and a life insurance benefit, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant

to the second employment relationship and is included in employee benefits provided to the employee by the second employer. Applicant also submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a request for information regarding the benefit.

Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the request for information regarding the benefit with a processing device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, generating a message in response to the processing of the request for information regarding the benefit, wherein the message contains a response to the request for information regarding the benefit, and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of

the Internet and the World Wide Web, all of which features are still other specifically recited features of independent Claim 709.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the request for information regarding the benefit with a processing device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a message in response to the processing of the request for information regarding the benefit, wherein the message contains a response to the request for information regarding the benefit. Lastly, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator,

wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 709, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 709, is patentable over the prior art.

Allowance of pending Claim 709 is, therefore, respectfully requested.

IA(8). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 710-721, 723, 727-728, AND 730-758, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 710-721, 723, 727-728, and 730-758, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 710, is patentable over the prior art.

Applicant submits that the present invention, as defined by independent Claim 710, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same. Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a healthcare insurance benefit, a disability insurance benefit, and a life insurance benefit, and further wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer, storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment

relationship and is included in employee benefits provided to the employee by the second employer, receiving a request for the benefit or a claim for the benefit, and processing the request for the benefit or the claim for the benefit with a processing device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, all of which features are specifically recited features of independent Claim 710.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a healthcare insurance benefit, a disability insurance benefit, and a life insurance benefit, and further wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same,

do not disclose or suggest storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a request for the benefit or a claim for the benefit. Applicant also submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the request for the benefit or the claim for the benefit with a processing device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a message in response to the processing of the request for the benefit or the claim for the benefit, wherein the message contains a response to the request for the benefit or the claim for the benefit, and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web, all of which features are still other specifically recited features of independent Claim 710.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a message in response to the processing of the request for the benefit or the claim for the benefit, wherein the message contains a response to the request for the benefit or the claim for the benefit. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or

suggest transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

In view of the foregoing, Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 710. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 710.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over the prior art. Applicant further submits that Claims 711-721, 723, 727-728, and 730-758, which claims depend directly from independent Claim 710, so as to include all of the limitations of independent Claim 710, are also patentable as said Claims 711-721, 723, 727-728, and 730-758 depend from allowable subject matter. In particular, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 710, and, therefore, Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 711-721, 723, 727-728, and 730-758.

Allowance of pending Claims 710-721, 723, 727-728, and 730-758 is, therefore, respectfully requested.

IA(9). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 759-761, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 759-761, is patentable over

the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over the prior art.

Applicant submits that the present invention, as defined by independent Claim 759, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same. Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a healthcare insurance benefit, a disability insurance benefit, and a life insurance benefit, and further wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer, storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second

employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer, receiving a request for the benefit or a claim for the benefit, and processing the request for the benefit or the claim for the benefit with a processing device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, all of which features are specifically recited features of independent Claim 759.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a healthcare insurance benefit, a disability insurance benefit, and a life insurance benefit, and further wherein the employee benefit relationship is established

pursuant to or during a first employment relationship between the employee and a first employer. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a request for the benefit or a claim for the benefit. Applicant also submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest processing the request for the benefit or the claim for the benefit with a processing device, wherein the processing device is a computer or a computer system which is accessed

via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a message in response to the processing of the request for the benefit or the claim for the benefit, wherein the message contains a response to the request for the benefit or the claim for the benefit, and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web, all of which features are still other specifically recited features of independent Claim 759.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a message in response to the processing of the request for the benefit or the claim for the benefit, wherein the message

contains a response to the request for the benefit or the claim for the benefit. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web

In view of the foregoing, Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 759. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 759.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over Valentino, Foster, Secrist, Fox,

the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over the prior art. Applicant further submits that Claims 760 and 761, which claims depend directly from independent Claim 759, so as to include all of the limitations of independent Claim 759, are also patentable as said Claims 760 and 761 depend from allowable subject matter. In particular, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 759, and, therefore, Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 760 and 761.

Allowance of pending Claims 759-761 is, therefore, respectfully requested.

IA(10). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 762-775 AND 818-820, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 762-775 and 818-820, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over the prior art.

Applicant submits that the present invention, as defined by independent Claim 762, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same. Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing information regarding a request by an employee or a benefit beneficiary to be notified regarding at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the benefit or the benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship prior to the at least one of a posting of an offering of a benefit and a posting of

an offer to sell a benefit or a benefit package, and detecting the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the at least one of a posting of the offering of a benefit and a posting of an offer to sell a benefit or a benefit package is automatically detected by a processing device in response to the request by an employee or a benefit beneficiary to be notified regarding the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, all of which features are specifically recited features of independent Claim 762.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest storing information regarding a request by an employee or a benefit beneficiary to be notified regarding at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the benefit or the benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship prior to the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package. Applicant further submits that

Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest detecting the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the at least one of a posting of the offering of a benefit and a posting of an offer to sell a benefit or a benefit package is automatically detected by a processing device in response to the request by an employee or a benefit beneficiary to be notified regarding the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package.

Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a first message containing information regarding the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the first message is automatically generated by the processing device upon the automatic detection of the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, transmitting the first message to a first communication device associated with the employee or the

benefit beneficiary, receiving a second message transmitted from the first communication device or transmitted from a second communication device associated with the employee or the benefit beneficiary, wherein the second message contains information regarding a request to enroll the employee or the benefit beneficiary in the benefit or in the benefit package, and enrolling the employee or the benefit beneficiary in the benefit or the benefit package, all of which features are still other specifically recited features of independent Claim 762.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a first message containing information regarding the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the first message is automatically generated by the processing device upon the automatic detection of the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest transmitting the first message to a first communication device associated with the

employee or the benefit beneficiary. Applicant also submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest receiving a second message transmitted from the first communication device or transmitted from a second communication device associated with the employee or the benefit beneficiary, wherein the second message contains information regarding a request to enroll the employee or the benefit beneficiary in the benefit or in the benefit package. Lastly, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest enrolling the employee or the benefit beneficiary in the benefit or the benefit package.

In view of the foregoing, Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 762. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 762.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over the prior art. Applicant further submits that Claims 763-775 and 818-820, which claims depend directly from independent Claim 762, so as to include all of the limitations of independent Claim 762, are also patentable as said Claims 763-775 and 818-820 depend from allowable subject matter. In particular, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 762, and, therefore, Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 763-775 and 818-820.

Allowance of pending Claims 762-775 and 818-820 is, therefore, respectfully requested.

IA(11). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 776-781, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 776-781, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 776, is patentable over the prior art.

Applicant submits that the present invention, as defined by independent Claim 776, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same. Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing information regarding a request by a benefit provider to be notified regarding a posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the benefit or

the benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship at the time of the posting of the at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, detecting the posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package is automatically detected by a processing device in response to the request by a benefit provider to be notified regarding a posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, and generating a message containing information regarding the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the message is automatically generated by the processing device upon the automatic detection of the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, all of which features are specifically recited features of independent Claim 776.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest storing information regarding a request by a benefit provider to be notified regarding a posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the benefit or the benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship at the time of the posting of the at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest detecting the posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package is automatically detected by a processing device in response to the request by a benefit provider to be notified regarding a posting by an employee or a benefit beneficiary of at least one of a need, a request, and a

requirement, to buy or to obtain a benefit or a benefit package. Applicant also submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest generating a message containing information regarding the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the message is automatically generated by the processing device upon the automatic detection of the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package.

Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest transmitting the message to a first communication device associated with the benefit provider, and enrolling the employee or the benefit beneficiary in the benefit or the benefit package, all of which features are still other specifically recited features of independent Claim 776.

Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest transmitting

the message to a first communication device associated with the benefit provider. Lastly, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest enrolling the employee or the benefit beneficiary in the benefit or the benefit package.

In view of the foregoing, Applicant respectfully submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 776. Applicant further submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 776.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same.


In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over the prior art. Applicant further submits that Claims 777-781, which claims depend directly from independent Claim 776, so as to include all of the limitations of independent Claim 776, are also patentable as said Claims 777-781 depend from allowable subject matter. In particular, Applicant submits that Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 776, and, therefore, Valentino, Foster, Secrist, Fox, the Official Notice, Asinof, Greengard, Green, Vizard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 777-781.

Allowance of pending Claims 776-781 is, therefore, respectfully requested.

II. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-671, 676-679, 681-721, 723, 727, 728, 730-775, 776-786, 790, 791, 794, and 796-820 is respectfully requested.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

Encls.: - Abstract of the Disclosure
- Return Receipt Postcard

April 23, 2007
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